Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.   (Currently Amended) A computer-implemented method comprising:

receiving a request from a user to access a frequently asked questions (FAQ) page in order to obtain financial information, wherein the FAQ page provides at least one question with an answer corresponding to the question;

retrieving financial account data for the user, wherein the financial account data is associated with personal data related to the user; and

selecting at least one of a set of questions to display to the user based on the financial account data so that the set of questions are personal to the user based on the personal data of the user, rather than based solely on topics selected by the user;

wherein the selected questions along with the corresponding answers are displayed to the user.

2.   (Currently Amended) The method of claim 1, further comprising formatting a set of personalized answers to the set of questions using the financial account data.

3.   (Original) The method of claim 2, wherein formatting a set of personalized answers comprises selecting a first answer for a first question from a set of answers for the first question.

4.   (Previously Presented) The method of claim 2, wherein selecting a first answer comprises determining when a condition for the first answer is satisfied.

5.   (Original) The method of claim 2, further comprising displaying the set of questions and the set of personalized answers to the user.

6.   (Original) The method of claim 2, further comprising:

before displaying the questions, determining an order for the set of questions using the user data; and

wherein displaying the set of questions comprises displaying the set of questions in the determined order.

7.   (Currently Amended) The method of claim 2, wherein formatting a set of personalized answers comprises formatting at least one question to display information specific to the user by using the user financial account data.

8.   (Previously Presented) The method of claim 1, wherein determining the set of questions comprises:

evaluating a condition for a first question, and

when the condition is satisfied, selecting the first question.

9.   (Previously Presented) The method of claim 8, wherein the FAQ page is for a loan accelerator program and wherein the condition is the user having a repayment schedule that is a biweekly repayment schedule.

10.   (Previously Presented) The method of claim 8, wherein the FAQ page is for a travel site and wherein the condition is the user having an upcoming trip.

11.   (Previously Presented) The method of claim 8, wherein the FAQ page is for a online store and wherein the condition is the user having an outstanding order.

12.-17. (Canceled)

18.   (Currently Amended) A computer-implemented method comprising:

receiving a request from a user to access a frequently asked questions (FAQ) page about a loan acceleration program, wherein the FAQ page provides at least one question with an answer corresponding to the question;

retrieving financial account data for the user, the account data including a type of repayment schedule for the loan acceleration program;

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selecting a first question to display to the user based on type of repayment schedule; and

selecting at least one additional question to display to the user, using the account data;

wherein the selected questions along with the corresponding answers are displayed to the user.

19.   (Currently Amended) The method of claim 18, further comprising:

determining that the <u>financial</u> account data indicates the user is eligible for a service; and

selecting an answer for one of the questions from a set of answers based on the determining.

20.   (Currently Amended) The method of claim 18, further comprising formatting an answer to one of the questions using the <u>financial</u> account data.

21.   (Original) The method of claim 20, wherein formatting an answer comprises inserting a payment amount paid by the user into the answer.

22.   (Currently Amended) The method of claim 18, further comprising determining that the <u>financial</u> account data indicates a recent change to the account; and

selecting a second question related to the change to display to the user.

23.   (Original) The method of claim 22, further comprising ordering the second question to be displayed before the first question and the additional question.

24.   (Currently Amended) A system for providing a frequently asked questions (FAQ) page wherein the FAQ page provides at least one question with an answer corresponding to the question, comprising:

a first set of data containing a plurality of questions;

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a second set of data containing <u>financial</u> account data for a plurality of users, wherein the <u>financial</u> account data is associated with personal data related to the user;

a third set of data containing a plurality of answers, wherein each of the answers is associated with at least one of the questions and each of the questions is associated with one or more answers;

<u>a processor; and</u>

logic, <u>executed by the processor</u> and communicatively coupled to the first set of data and the second set of data, the logic to receive a request from a user to access the frequently asked questions (FAQ) page, to retrieve from the second set of data the account data for the user, and to select a group of questions from the first set of data and associated answers from the third set of data to display to the user based on the <u>financial</u> account data for the user, so that the displayed group of questions are personal to the user based on the personal data of the user.

25.   (Canceled)

26.   (Currently Amended) The system of claim 25, wherein the logic selects an answer to one of the group questions, based on the <u>financial</u> account data for the user, from a plurality of answers contained in the third set associated with the group question.

27.   (Currently Amended) The system of claim 25, wherein the logic formats an answer to one of the group questions by inserting data obtained from the <u>financial</u> account data for the user into the answer.

28.   (Original) The system of claim 24, further comprising a display mechanism to display the group of questions.

29.   (Currently Amended) A computer-implemented method comprising:

receiving a request from a user to access a frequently asked questions (FAQ) page in order to obtain <u>financial</u> information, wherein the FAQ page provides at least one question with an answer corresponding to the question;

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retrieving <u>financial</u> account data for the user, wherein the <u>financial</u> account data is associated with personal data related to the user; and

selecting a set of questions to display to the user based on the <u>financial</u> account data so that the set of questions are personal to the user based on the personal data of the user, rather than based solely on topics selected by the user;

determining an order for the set of questions based on the <u>financial</u> account data; and

displaying the selected questions to the user in the determined order along with the corresponding answer.

30.   (Currently Amended) The method of claim 1, wherein the <u>financial</u> account data is related to activity in a user account.